

Information to identify the case:**Giselle M Martinez**

Debtor 1:
 First Name _____ Middle Name _____ Last Name _____
Debtor 2:
 (Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
 United States Bankruptcy Court: District of New Jersey
 Case number: **16-13834-RG**

Social Security number or ITIN: **xxx-xx-4159**
 EIN: **-----**
 Social Security number or ITIN: **----**
 EIN: **-----**
 Date case filed in chapter: **13 3/1/16**
 Date case converted to chapter: **7 11/13/17**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Giselle M Martinez	
2. All other names used in the last 8 years	aka Gisselle Martinez	
3. Address	78 Farrandale Ave Bloomfield, NJ 07003	
4. Debtor's attorney Name and address	Scott E. Tanne Scott E. Tanne Esq. 4 Chatham Road Summit, NJ 07901	Contact phone 973-701-1776
5. Bankruptcy trustee Name and address	Jay L. Lubetkin Rabinowitz, Lubetkin & Tully, L.L.C. 293 Eisenhower Parkway, Suite 100 Livingston, NJ 07039	Contact phone 973-597-9100

For more information, see page 2 >

Debtor **Giselle M Martinez**

Case number **16-13834-RG**

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 11/16/17
7. Meeting of creditors	December 14, 2017 at 10:30 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 2/13/18
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Giselle M Martinez
 Debtor

Case No. 16-13834-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

Page 1 of 1
 Total Noticed: 23

Date Rcvd: Nov 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2017.

db	+Giselle M Martinez, 78 Farrandale Ave, Bloomfield, NJ 07003-5744
tr	+Jay L. Lubetkin, Rabinowitz, Lubetkin & Tully, L.L.C., 293 Eisenhower Parkway, Suite 100, Livingston, NJ 07039-1711
516031066	+AA Action Collection, 29 Columbia Tpke Ste 303, Florham Park, NJ 07932-2240
516031068	+Equifax, PO BOX 740241, Atlanta, GA 30374-0241
516031069	+Experian, PO BOX 9701, Allen, TX 75013-9701
516031070	+Fein, Such, Kahn & Shepard, 7 Century Drive--Suite 201, Parsippany, NJ 07054-4673
516031072	+Jersey Rehab, PA, 234 Mount Prospect, Newark, NJ 07104-2006
516031073	+KML Law Group, P.C., 701 Market St, Philadelphia, PA 19106-1538
516031074	LVNV Funding, PO BOX, Houston, TX 77274
516178219	+MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
516031076	+Midland Mortgage Company/Mid First Bank, 999 Nw Grand Blvd, Oklahoma City, OK 73118-6051
516031075	+Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
516031077	+Ragan & Ragan, 3100 Route 138 West, Brinley Plaza Bldg One, Wall, NJ 07719-9020
516031078	+Secretary of Housing & Urban Development, 451 7th St SW, Washington, DC 20410-0002
516031079	+State of New Jersey Division of Taxation, P.O Box 187, Trenton, NJ 08695-0187
516031080	+Trans Union, PO BOX 2000, Chester, PA 19022-2000
516389513	+U.S. Department of Housing and, Urban Development, 451 7th Street S.W., Washington, DC 20410-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: info@tannelaw.com Nov 16 2017 22:40:09 Scott E. Tanne, Scott E. Tanne Esq., 4 Chatham Road, Summit, NJ 07901
smg	E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2017 22:40:51 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 16 2017 22:40:49 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516031067	+EDI: HFC.COM Nov 16 2017 22:28:00 Beneficial, PO BOX 10640, Virginia Beach, VA 23450-0640
516031071	EDI: IRS.COM Nov 16 2017 22:28:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516279229	EDI: RESURGENT.COM Nov 16 2017 22:28:00 LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2017 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Eamonn O'Hagan	on behalf of Creditor United States of America (U.S. Dept. of HUD) eamonn.ohagan@usdoj.gov
Jay L. Lubetkin	jlbetkin@rltlawfirm.com, NJ57@ecfcbis.com,lvala@rltlawfirm.com, rgaydos@rltlawfirm.com
Scott E. Tanne	on behalf of Debtor Giselle M Martinez info@tannelaw.com, tanne.ecf.email@gmail.com

TOTAL: 4